CLAIMS

I claim:

1.   A method for posting transactions to accounts, comprising:

receiving transactions related to a plurality of the accounts;

converting the transactions into messages;

assigning a lower priority to messages ready for posting relative to a second type of messages;

processing, with system resources, the second type of messages at the higher priority than messages ready for posting; and

posting transactions to the accounts when the system resources are available;

wherein the posting of the transactions can occur in essentially real-time and can be interpersed with the processing of the second type of messages.

2.   The method as set forth in claim 1, wherein the second type of messages comprises an authorization request.

3.   The method as set forth in claim 1, wherein the messages ready for posting are approved charges to the accounts.

4.   The method as set forth in claim 1, wherein the account comprise credit accounts.

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1   5.   The method as set forth in claim 1, wherein the receiving of the transactions

2 comprises receiving the transactions at a plurality of times throughout a day.

1   6.   The method as set forth in claim 1, wherein the receiving of the transactions

2 comprises receiving a group of the transactions at one time.

1   7.   A method for updating an account having account information, comprising:

2   associating at least one rule with the account, the rule for being used in controlling a

3   processing of the account;

4   storing at least one parameter of the rule in a database;

5   receiving a transaction related to the account;

6   identifying all rules associated with the account;

7   applying the rules to the transaction;

8   inserting the transaction into the account.information; and

9   propagating balances maintained for the account;

10   ~~wherein the rule is changed by modifying the parameter stored in the database.~~

1   8.   The method as set forth in claim 7, wherein associating the rule with the

2 account comprises generating an account master and identifying all rules comprises

3 retrieving the account master.

1   9.   The method as set forth in claim 7, wherein the receiving of the transaction

2 comprises receiving a plurality of transactions at a plurality of times throughout a day.

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1   10.   The method as set forth in claim 7, wherein the receiving of the transaction

2   comprises receiving a plurality of transactions at one time.

1   11.   The method as set forth in claim 7, further comprising projecting the account

2   prior to the inserting of the transaction.

1   12.   The method as set forth in claim 7, further comprising projecting the account

2   after the inserting of the transaction.